SERFF Tracking Number: LFCR-125940255 State: Arkansas State Tracking Number: 41114 Filing Company: Berkshire Life Insurance Company of America

Company Tracking Number: E2000 (01/09) WEBSITE MATERIAL

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: BG01P(01/09)-AR

Project Name/Number:

### Filing at a Glance

Company: Berkshire Life Insurance Company of America

Product Name: BG01P(01/09)-AR SERFF Tr Num: LFCR-125940255 State: ArkansasLH TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 41114

Sub-TOI: LTC03I.001 Qualified Co Tr Num: E2000 (01/09) WEBSITE MATERIAL

Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett

> Author: Smith Darlene Disposition Date: 12/19/2008

> > Deemer Date:

State Status: Filed-Closed

Date Submitted: 12/15/2008 Disposition Status: Filed Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

#### General Information

**Project Name:** Status of Filing in Domicile: Not Filed

**Project Number:** Date Approved in Domicile: Requested Filing Mode: Review & Approval **Domicile Status Comments:** Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Group Market Size: Group Market Type: Overall Rate Impact:

Filing Status Changed: 12/19/2008 State Status Changed: 12/19/2008

Corresponding Filing Tracking Number:

Filing Description: Advertising Filing

## **Company and Contact**

#### **Filing Contact Information**

(This filing was made by a third party - LCA01)

Karina Amaral, Compliance Analyst 1 karina.amaral@lifecareassurance.com

Company Tracking Number: E2000 (01/09) WEBSITE MATERIAL

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: BG01P(01/09)-AR

Project Name/Number: /

Advertising

21600 Oxnard Street (818) 867-2307 [Phone] Woodland Hills, CA 91367 (818) 867-2508[FAX]

**Filing Company Information** 

Berkshire Life Insurance Company of America CoCode: 71714 State of Domicile: Massachusetts

Long Term Care Administrative Office Group Code: 429 Company Type:

P.O. Box 4243

Woodland Hills, CA 91365-4243 Group Name: State ID Number:

(818) 867-2450 ext. [Phone] FEIN Number: 75-1277524

-----

 ${\it Company Tracking Number:} \qquad {\it E2000 (01/09) WEBSITE MATERIAL}$ 

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: BG01P(01/09)-AR

Project Name/Number: /

### **Filing Fees**

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No

Fee Explanation: \$25.00 per form x 1 form = \$25.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Berkshire Life Insurance Company of America \$25.00 12/15/2008 24536687

Company Tracking Number: E2000 (01/09) WEBSITE MATERIAL

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: BG01P(01/09)-AR

Project Name/Number:

## **Correspondence Summary**

#### **Dispositions**

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/19/2008	12/19/2008

 ${\it Company Tracking Number:} \qquad {\it E2000 (01/09) WEBSITE MATERIAL}$ 

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: BG01P(01/09)-AR

Project Name/Number:

### **Disposition**

Disposition Date: 12/19/2008

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

Company Tracking Number: E2000 (01/09) WEBSITE MATERIAL

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: BG01P(01/09)-AR

Project Name/Number:

Item Type Item Name Item Status Public Access

Supporting Document Cover Letter Yes

Form Website Material Yes

Company Tracking Number: E2000 (01/09) WEBSITE MATERIAL

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: BG01P(01/09)-AR

Project Name/Number: /

#### Form Schedule

Lead Form Number: E2000 (01/09)

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
	E2000 (01/09)	Advertising Website Material	Initial		0	E2000 01-09 website
						FINAL 12-3-
						08.pdf





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Care Insurance

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"From day one, when it was necessary to contact your company about my inability to work, I have been treated fairly, professionally, compassionately and expeditiously...

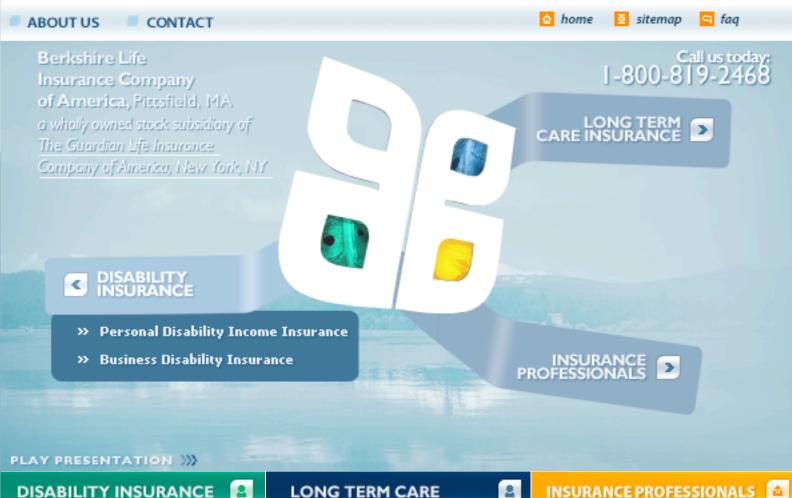
Your company has always been there for me and I am forever grateful."

**Personal DI Customer** 

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No matter how prepared you are, accidents and illnesses do happen—and disability can be the outcome. You may need the financial protection Disability Income (DI) insurance provides at some point during your working years.

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Good financial planning is critical in protecting your independence, your assets and your choices. Considering long term care insurance is an important part of that process.

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LONG TERM CARE

Ratings

by A.M. Best. 1

۵

Berkshire Life is rated A+ Superior

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www.GuardianLife.com





■ Home → Long Term Care Insurance

## **Long Term Care Insurance**

You or your spouse may someday need assistance with the basics of living. The phrase, "long term care" is used to describe assistance with daily activities including: getting dressed, bathing, eating, moving from place to place, and using the bathroom. Long term care can take place at home, in an assisted living facility, in a nursing home, or in the community through special programs, but no matter how or where it takes place, it can be expensive.

Good financial planning is critical in protecting your independence, your assets and your choices. Considering long term care insurance is an important part of that process.

Please select your state.



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△ TO TOP

E2300

1 These ratings refer only to the overall financial status of the company and are not recommendations of the specific policy provisions, rates or practices of the insurance company.

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2

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■ Home ➤ Long Term Care Insurance/State Selector ➤ Information Unavailable

## Long Term Care Information Unavailable

Web-based advertising material is not available in the state you selected. Please consult your licensed insurance agent/representative for information on our long term care insurance product available in your state.

Direct me to the Agent Locator to find a licensed insurance agent/representative in my area.

To visit other pages on berkshirelife.com, simply close the Agent Locator window.

This web site describes coverage offered through Berkshire Life Insurance Company of America's long term care insurance policies. Depending on state availability, coverage will be offered by policy forms BG01P(01/09) et al. In some states, coverage will be offered by the above referenced policy number(s) followed by the state's two-letter abbreviation. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative. An agent/representative may contact you.

△ TO TOP

E2301

<sup>1</sup> These ratings refer only to the overall financial status of the company and are not recommendations of the specific policy provisions, rates or practices of the insurance company.

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**Information and Tools** 

LONG TERM CARE

- **Personal Planner**
- **Considerations for Business Owners**
- **LTC Choice ProVider™ Long Term Care Insurance**
- **FAQ**
- **Contact Us**



## Information and Tools

Use the information and tools below to help you learn more about long term care insurance. If you'd like to find out if LTC Choice ProVider™ Long Term Care Insurance is right for you, please contact us to schedule an informational meeting with a licensed insurance agent/representative.

#### Personal Planner



Do you need long term care insurance? Examples of how long term care insurance can work for you...

■ Home → Long Term Care Insurance/State Selector → Information and Tools

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## Considerations for Business Owners



A growing number of business owners are buying long term care insurance for themselves and their employees...

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## ■ LTC Choice ProVider™ **Long Term Care Insurance**



LTC Choice ProVider™ Long Term Care Insurance is designed with the features that address your concerns...

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#### FAQ



"I may never need long term care. Why should I pay for something I may never use?"

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Certain <u>limitations and exclusions may apply</u>. Please take a moment to review them.

This web site describes coverage offered through Berkshire Life Insurance Company of America's long term care insurance policies. Depending on state availability, coverage will be offered by policy forms BG01P(01/09) et al. In some states, coverage will be offered by the above referenced policy number(s) followed by the state's two-letter abbreviation. In ID, coverage offered through policy form BG01P(01/09)-ID et al. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative. An agent/representative may contact you.

△ TO TOP

E2402

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2

■ Home ➤ Long Term Care Insurance/State Selector ➤ Information and Tools ➤ Personal Planner

**Information and Tools** 

**Personal Planner** 

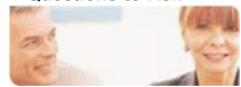
- **Considerations for Business** Owners
- LTC Choice ProVider™ Long Term **Care Insurance**
- FAQ
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## Personal Planner

Use the information and tools below to help you learn more about long term care insurance. If you'd like to find out if LTC Choice ProVider<sup>™</sup> Long Term Care Insurance is right for you, please contact us to schedule an informational meeting with a licensed insurance agent/representative.

#### Questions to Ask



The answers to a few targeted questions can help guide you to the solution that's right for you.

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#### Real-Life Scenarios and Solutions



Your personal situation may be similar to the four mini "case studies" presented here.

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Certain limitations and exclusions may apply. Please take a moment to review them.

△ TO TOP

E2403

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2



Information and Tools

Home Long Term Care Insurance/State Selector Information and Tools Personal Planner Questions to Ask

■ Personal Planner

Considerations for Business Owners

LTC Choice ProVider™ Long Term Care Insurance

■ FAQ

Contact Us

Agent Locator



## Questions to Ask

Long term care insurance is an important financial tool for many people. However, it is not the right solution for everyone. Answering the following questions may help you decide whether buying long term care insurance is a good idea for you.

#### How old are you now?

The availability of long term care insurance by age varies among policies, but is typically available to individuals between the ages of 40 and 84.

# What is your household income? What are your total assets, not including your car or your primary home?

Generally speaking, you may want to consider long term care insurance if you have more than \$75,000 in assets other than your primary house and your car (\$150,000 for a couple) and more than \$25,000 in annual household income (\$50,000 for a couple).

#### How much does long term care cost in your area?

According to America's Health Insurance Plans (AHIP), a year in a nursing home is estimated to cost more than \$50,000; some areas cost twice that amount. Just three visits a week by a home care aide can add up to \$12,000 a year with skilled help costing much more.

#### Are you eligible for long term care insurance?

Unfortunately, having certain health problems may make you ineligible for long term care insurance. These may include: chronic memory loss; senility; dementia or Alzheimer's disease; multiple strokes; cirrhosis of the liver; a serious chronic or degenerative disease; need for a wheelchair, walker, oxygen or kidney dialysis; need for ongoing assistance with the activities of daily living; or other health concerns not listed here. However, this listing does not determine whether or not you are insurable. The insurer with whom you apply can help determine whether you are eligible for its long term care insurance policies.

#### What other questions should you ask yourself?

The decision to buy long term care insurance is a personal one, dependent upon your personal priorities. These questions may help you determine what your priorities are and how to best achieve them.

- ▶ Do you have a spouse, heirs, or a charity to whom you want to leave money?
- ▶ How much of your own money are you willing to spend to finance your own long term care?
- ▶ How much of your own money are you willing to spend to finance the long term care of your spouse?
- ▶ Do you have family members living nearby who you want to provide care for you? Will they provide full-time care if you need it? How will this affect them?

△ TO TOP

Certain <u>limitations and exclusions</u> may apply. Please take a moment to review them.

<sup>1</sup> The U.S. Senior Health Cooperative, in its book, *Planning for Long-Term Care*, 2004

△ TO TOP

E2404

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LONG TERM CARE

■ Information and Tools

Personal Planner

Considerations for Business
Owners

LTC Choice ProVider™ Long Term Care Insurance

**■ FAQ** 

□ Contact Us

Agent Locato



# Solutions

■ Home → Long Term Care Insurance/State Selector → Information and Tools → Personal Planner → Real-Life Scenarios and

**Policy Recommendation** 

## **■ Real-Life Scenarios and Solutions**\*

**Background and Factors to Consider** 

background and ractors to consider	Toney Recommendation
You and your spouse are 55 and 53, with cash assets of more than \$400,000. After completing the questionnaire, you both felt strongly that you wish to stay at home as long as possible if you need care; you wanted to cover the cost of care; and you don't want to worry about outliving your benefits. It's important to you that your benefits keep up with the cost of care in the future. You have a good income now and both of you plan to retire in 10 years.	LTC Choice ProVider™ Joint Policy <sup>2</sup> Comprehensive Coverage <sup>3</sup> with the Indemnity Benefit Rider* Elimination Period = 30 days Daily Benefit Amount = \$180/day Benefit Period = Lifetime Inflation = Compound 5%* 10-year payment option 4
You and your life partner are 62 and 60. You have accumulated \$2,000,000 in net assets, not including your primary home. You have no heirs, but would like to leave much of your money to your favorite charity. You are concerned about the impact that paying for care would have on your legacy, and you want to feel that you and your partner could stay in your home as long as your health allows.	LTC Choice ProVider Joint Policy* Comprehensive Coverage with the Monthly Benefit Rider* Elimination Period = 90 days Daily Benefit Amount = \$150/day Benefit Period = Lifetime Inflation = Compound 3% 1 Full Return of Premium Rider*(with your charity as the beneficiary) <sup>5</sup>
You and your spouse are both 70 years old and in good health. You have \$350,000 in the bank, and are living comfortably. However, you both worry about the impact on the other if one of you should require long term care at some point. You have grandchildren to whom you'd like to leave your money. What's more, you don't want either you or your spouse to be left without sufficient money after the other dies. Nursing home care costs approximately \$65,000 in your area,	LTC Choice ProVider Joint Policy* Comprehensive Coverage Elimination Period = 90 days Daily Benefit Amount = \$130/day Benefit Period = 5 years Inflation = Compound 3% 1 Paid up Survivor Rider*

#### <u> △ TO TOP</u>

- <sup>1</sup> Three percent compound inflation not available in IN. The Compound 3% Inflation Protection Rider is only available after reviewing and rejecting the Compound 5% Inflation Protection Rider. Available for additional premium.
- <sup>2</sup> In NY, spouses and domestic partners only. In NJ, referred to as "Additional Insured Coverage."
- <sup>3</sup> Comprehensive coverage includes both Nursing Facility and Home Care coverage. Available for additional premium.
- <sup>4</sup> In TX, 10-pay option available through policy forms BG02P(01/09)-TX.
- <sup>5</sup> In TX, referred to as Refund of Premium Rider.
- \* The following examples are for illustrative purposes only.

and skilled home care can cost nearly as much.

△ TO TOP

E2405

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Information and Tools

LONG TERM CARE

- Personal Planner
- Owners

**Considerations for Business** 

- LTC Choice ProVider™ Long Term Care Insurance
- **FAQ**
- □ Contact Us
- Agent Locator



## Considerations for Business Owners

A growing number of business owners are buying long term care insurance for themselves and their employees.

■ Home → Long Term Care Insurance/State Selector → Information and Tools → Considerations for Business Owners

Why? First and foremost, they're concerned about helping employees build and protect their assets, and in doing the same for themselves. Business owners also benefit from increased productivity when employees do not serve as primary caregivers for their parents or spouses. With average life spans increasing, long term care insurance has become a critical component of any employer's financial plan.

Another compelling reason business owners buy long term care insurance—specifically, LTC Choice ProVider—is that we offer an attractive discount on premiums for employer-endorsed individual long term care policies. Whether offered as an employer-funded benefit to key employees, or as an employee-paid benefit using the company's discount, offering individual long term care insurance can help your company build loyalty, enhance productivity and retain staff.

There are also financial advantages to offering long term care coverage in a business setting. Legislation provides tax incentives to businesses offering long term care insurance to employees.

In addition, business owners can often elect to pay their own premiums while they are active in business, and then, by selecting a limited premium payment period (10-pay or Paid-Up at 65), they can be free of payments during their retirement years. 1

Certain <u>limitations and exclusions</u> may apply.

#### **Benefits to business owners:**

- Premiums paid by the company on behalf of its employees and their spouses or dependents are generally 100% deductible as a business expense<sup>2</sup>.
- ▶ Owners of LLCs, sole proprietorships, partnerships or those with more than two percent ownership in an S Corporation enjoy substantial tax benefits on company-paid premiums for their own policies. 3
- May help avoid retained earnings problem.

#### **Benefits to employees:**

- ► Employee pays no income tax on employer contributions.
- ▶ Employee contributions may be made through payroll deduction or billed directly.
- Benefits received from an employer-paid plan are generally tax-free.<sup>4</sup>
- <sup>1</sup> In TX, 10-year and Paid-up-by-65 Options are available through policy forms BG02P(01/09)-TX and BG03P(01/09)-TX.
- <sup>2</sup> In New York, employers may only pay up to 50 percent. HIPAA, 1996, PL 104-491, IRC Sec. 7702B(a)(3)
- <sup>3</sup> IRC Sec. 162 (1), 213 (d), 162 (1)(2)(C)
- <sup>4</sup> CIRC Sec. 105 (b), IRC Sec. 7702B(a)(2), IRC Sec. 7702B(d), IRC Sec. 213(d)(1)

The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney or tax advisor regarding the tax implications of purchasing long term care insurance.

E2407

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**Information and Tools** 

LONG TERM CARE

- **Personal Planner**
- **Considerations for Business Owners**
- **LTC Choice ProVider™ Long Term Care Insurance**
- **FAQ**
- **Contact Us**



## **LTC Choice ProVider™ Long Term Care Insurance**

Our LTC Choice ProVider™ Long Term Care Insurance policy is designed with features that address your key concerns: 1

- Flexibility to receive the care you need in the setting you want
- ▶ Option to choose a 10-year or Paid-up-by-Age-65 payment plan<sup>2</sup>
- Choice of benefit payout; either reimbursement or indemnity
- ▶ The ability to tailor a plan to accommodate care costs in your area, and to prepare for inflation
- Support from our team of professionals, including a personal care advisor or care coordinator, when you require services <sup>3</sup>

You may never need long term care, but if you do, you'll know that you're prepared for whatever life may bring.

Contact Us to arrange a meeting with a licensed insurance agent/representative.

- <sup>1</sup> Certain features and options may require additional premium payment.
- <sup>2</sup> In TX, 10-year and Paid-up-by-65 Options are available through policy forms BG02P(01/09)-TX and BG03P(01/09)-TX, respectively.
- <sup>3</sup> These services are optional, provided at no cost and are not required to file a claim.

This web site describes coverage offered through Berkshire Life Insurance Company of America's long term care insurance policies. Depending on state availability, coverage will be offered by policy forms BG01P(01/09) et al. In some states, coverage will be offered by the above referenced policy number(s) followed by the state's two-letter abbreviation. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative. An agent/representative may contact you.

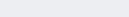
△ TO TOP

E2406

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2



**Information and Tools** 

LONG TERM CARE

**■ Home → Long Term Care Insurance/State Selector → Limitations and Exclusions and Non-duplication of Benefits** 

**Personal Planner** 

**Considerations for Business Owners** 

**LTC Choice ProVider™ Long Term Care Insurance** 

FAQ

**Contact Us** 



## Limitations and Exclusions and Non-duplication of Benefits

This website discusses coverage offered through Berkshire Life Insurance Company of America's long term care insurance policies. Depending on state availability, coverage will be offered by policy forms BG01P(01/09) et al. In some states coverage will be offered by the above referenced policy number(s) followed by the state's two-letter abbreviation.

The following provisions may not apply or may vary depending on the state in which you live at time of policy issue. Please refer to your state's Outline of Coverage for the exact language in your state.

### Eligibility for Payment of Benefits

While this Policy is in force, you will be eligible for Payment of Benefits if you are Chronically Ill. This means that within the previous 12 months, you have been certified by a Licensed Health Care Practitioner as:

- being unable to perform, without Substantial Assistance, at least two Activities of Daily Living for an expected period of at least 90 days due to loss of functional capacity; or
- having a Severe Cognitive Impairment.

The expected 90 day period for loss of functional capacity does not establish an additional waiting period beyond any elimination period before benefits become payable.

### Payment of Benefits

While this Policy is in force, we will pay benefits if:

- you satisfy Eligibility for Payment of Benefits;
- you have satisfied any applicable Elimination Period shown on the Policy Schedule;
- you receive services covered under this Policy pursuant to a Plan of Care;
- you are not receiving any other benefits covered under this Policy;
- you have not been paid benefits that exceed the Benefit Amount shown on the Policy Schedule;
- ▶ you satisfy the requirements under the "filing a claim" section; and
- your claim is not subject to any Limitations and Exclusions contained in this Policy.

#### Limitations and Exclusions

No benefits will be paid and the Elimination Period will not be satisfied for any confinement, care, treatment, or service(s):

- provided to you by a person in your Family;
- provided outside the United States or its territories, or Canada, except as described under Coverage Outside the United States in the Policy Benefits section of this Policy;
- for which you have no financial liability or that is provided at no charge in the absence of insurance;
- provided in facilities operated primarily for the treatment of alcoholism or drug addiction; or
- provided in facilities operated primarily for the treatment of Mental or Nervous Disorders.

## Non-Duplication of Benefits

Benefits are not payable under this Policy for (a) expenses incurred to the extent that such expenses are reimbursable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount; or (b) for any other state or federal worker's compensation plan or other governmental program (except Medicaid). For purposes of satisfying the Elimination Period, days on which you satisfy the conditions on Eligibility for Payment of Benefits, but coverage is excluded due to Non-Duplication of Benefits, will count toward satisfaction of the Elimination Period. Important note: This information is intended as a general overview and is not intended to provide tax or legal advice. Please consult a tax or legal advisor for specific advice about your situation.

△ TO TOP

E2409

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Home ➤ Long Term Care Insurance/State Selector ➤ Information and Tools ➤ FAQ

**Personal Planner** 

- **Considerations for Business Owners**
- **LTC Choice ProVider™ Long Term Care Insurance**
- FAQ
- **Contact Us**
- Insurance Glossary
- FAQ
- ▶ I may never need long term care. Why should I pay for something I may never use?
- Will Medicare or Medicaid cover my long term care needs?

- Will long term care coverage prevent me from becoming a burden to my family?
- ▶ I am married, and my spouse and I want to look out for each other's future wellbeing, but what if one of us becomes ill and requires expensive long term care?

2

- When is the best time to buy long term care insurance?
- Are the benefits of long term care insurance limited to the elderly?
- I want to pass my assets on to my kids, not to a nursing home. How would long term care insurance affect my plan?
- I may never need long term care. Why should I pay for something I may never use?
- Answer While it's true that you may never need long term care, it's also true that Americans are living longer than ever before. The chance of entering a nursing home increases with age. In fact, at any given time 22 percent of people 85 years and older are in a nursing home. What's more, about 19 percent of Americans age 65 and older experience some degree of chronic physical impairment. The longer you live, the greater the possibility that you will someday need assistance with the basics of everyday living. Long term care insurance enables you and your family members to choose how and where you receive the care you need.

### <u> ▲ TO TOP</u>

## Will Medicare or Medicaid cover my long term care needs?

• Answer - Because long term care can use your retirement savings and other assets very quickly, many people hope to take advantage of Medicare or Medicaid for their long term care needs. However, Medicare pays only approximately 12% of all nursing home costs overall, and these are for short-term skilled nursing home stays following hospitalization. Medicare pays for home care only for short-term unstable conditions, not for the longerterm assistance that long term care insurance is designed to cover. To be eligible for Medicaid, you must meet a range of federal and state financial guidelines.

This may mean that you would have to spend most of your own money before qualifying for Medicaid at all. (Requirements vary by state.) Once you are dependent on Medicare or Medicaid, you will be paid only for approved charges, and will be limited to their approved facilities for care. Long term care insurance allows you to control where you receive care.

### <u> △ TO TOP</u>

## • Will long term care coverage prevent me from becoming a burden to my family?

• Answer - The ongoing care of a family member can be difficult for children or a spouse, both financially and emotionally. Long term care insurance can help you relieve the financial and physical burdens of care your family might otherwise face. With a LTC Choice ProVider™ Long Term Care Insurance plan, you will not have to rely on your family for assistance with eating, bathing and other personal aspects of self-care. You can select a policy that provides ongoing care even if you remain at home, which many people prefer to do. What's more, if you cannot remain at home, a long term care insurance policy protects your ability to select a facility that meets your needs and standards.

## <u> △ TO TOP</u>

- I am married, and my spouse and I want to look out for each other's future wellbeing, but what if one of us becomes ill and requires expensive long term care?
- ► **Answer** LTC Choice ProVider™ Long Term Care Insurance can help assure that the care one spouse may require does not drain a couple's assets. Wise options may include creating a joint policy and adding features such as a paid-up survivor option to eliminate or reduce policy premiums for a surviving spouse. The joint policy may be a more cost-effective option than purchasing two individual policies. 4

## <u> △ TO TOP</u>

## • When is the best time to buy long term care insurance?

• Answer - Of course, most of us need to balance our investments and expenses carefully, and long term care insurance has to be factored in with many other responsibilities. But it is important to note that long term care insurance is generally less expensive for younger buyers than for older ones. In addition, it is smart to buy long term care insurance while you are relatively healthy. Unfortunately, once a person's health declines, he or she may become ineligible for long term care insurance.

The simple answer is this: the right time to buy long term care insurance is when you can afford it, and before you need it. Your licensed insurance agent/representative can work with you to help create a LTC Choice ProVider<sup>™</sup> policy that meets your needs and suits your budget.

## <u> ▲ TO TOP</u>

## • Are the benefits of long term care insurance limited to the elderly?

Answer - In fact, no. About 40% of the people needing long term care are adults between ages 18 and 64, who may have had an accident, a stroke, or developed multiple sclerosis or another illness. 3 Most people are unprepared for the ongoing high costs of this care, and it can present real difficulties for a younger family. The benefits of long term care insurance work for a younger person just as they do for a senior.

## <u> △ TO TOP</u>

- I want to pass my assets on to my kids, not to a nursing home. How would long term care insurance affect my plan?
- Answer The flexible options of a LTC Choice ProVider™ long term care insurance policy can help you protect your nest egg. Not only will you have the comfort of knowing that you can pass more of your assets along to your spouse or children, but also that, should your own long term care needs be temporary, you may have assets left to enjoy when you recover.

## <u> ▲ TO TOP</u>

Certain <u>limitations and exclusions</u> may apply. Please take a moment to review them.

- 1, 2, 3 Guide to Long-Term Care Insurance, © 2004 America's Health Insurance Plans (AHIP)
- <sup>4</sup> In NY, spouses and domestic partners only. In NJ, referred to as "Additional Insured Coverage."

## △ TO TOP

E2408

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△ TO TOP

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Web Design & Web Development by Ceonex.com

Company Tracking Number: E2000 (01/09) WEBSITE MATERIAL

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: BG01P(01/09)-AR

Project Name/Number: /

### **Rate Information**

Rate data does NOT apply to filing.

 ${\it Company Tracking Number:} \qquad {\it E2000 (01/09) WEBSITE MATERIAL}$ 

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: BG01P(01/09)-AR

Project Name/Number:

## **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Cover Letter 12/10/2008

Comments: Attachment:

AR cover 12-08-08.pdf



## Berkshire Life Insurance Company of America

December 8, 2008

Harris Shearer Rate and Form Analyst Arkansas Department of Insurance 1200 West Third Street, Little Rock, Arkansas 72201-1904

Re: BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA – NAIC # 71714

Long Term Care Insurance Advertising Materials For use with Policy form number BG01P(01/09)-AR et al.

E2000 (01/09) Website Material

Dear Mr. Shearer,

We are submitting the above referenced advertising material for your review. The above piece is intended to be an "invitation to inquire". Please note that all bracketed material in this piece is meant to be variable.

Please note that because we are submitting this material through a PDF format, some of the print may appear to be small. However, we certify that in final format, all of our material will be of appropriate size.

Also, because the materials on this website can only be accessed by first accessing the homepage, we are only using one form number for this entire site, E2000 (01/09), which is located in the bottom left corner of the first page.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

Michael Lewis

Senior Compliance Analyst (800) 366-5463, ext. 2380

Michael.Lewis@LifeCareAssurance.com

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Attachment